

Docket No.: E3331.0586/P586
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Michael Togher et al.

Application No.: Divisional of 09/563,461

Art Unit: N/A

Filed: Concurrently Herewith

Examiner: Not Yet Assigned

For: CREDIT MANAGEMENT FOR
ELECTRONIC BROKERAGE SYSTEM

**PRELIMINARY REMARKS AND COMMENT
REGARDING CORRESPONDENCE ADDRESS**

MS Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Prior to examination on the merits, please consider the following:

REMARKS

This application is a divisional of application Serial No. 09/563,461, filed May 2, 2000, which is a continuation of application Serial No. 09/169,884, filed October 12, 1998, which is a continuation of application Serial No. 08/665,594, filed June 18, 1996, which has issued as U.S. Patent No. 6,014,627, which is a continuation of application Serial No. 08/324,843, filed Oct. 18, 1994, now abandoned, which is a continuation of Serial. No. 07/830,408, filed Feb. 3, 1992, which has issued as U.S. Patent. No. 5,375,055.